

<i>SERFF Tracking Number:</i>	<i>THRV-126316814</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Thrivent Financial for Lutherans</i>	<i>State Tracking Number:</i>	<i>44067</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>A05I Individual Annuities- Immediate Non-Variable</i>	<i>Sub-TOI:</i>	<i>A05I.000 Annuities - Immediate Non-variable</i>
<i>Product Name:</i>	<i>Replacement Face Pgs SPIA</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Thrivent Financial for Lutherans

Product Name: Replacement Face Pgs SPIA SERFF Tr Num: THRV-126316814 State: Arkansas

TOI: A05I Individual Annuities- Immediate Non-Variable SERFF Status: Closed-Approved- Closed State Tr Num: 44067

Sub-TOI: A05I.000 Annuities - Immediate Non-variable Co Tr Num: State Status: Approved-Closed

Filing Type: Form

Author: Karen Guyette

Date Submitted: 11/09/2009

Reviewer(s): Linda Bird

Disposition Date: 11/17/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 11/17/2009

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 11/17/2009

Deemer Date:

Created By: Karen Guyette

Submitted By: Karen Guyette

Corresponding Filing Tracking Number:

Filing Description:

In order to comply with Arkansas Rule 97 Life Insurance And Annuities Replacement, we are submitting for your review and approval the following three forms.

Replacement Face Page, Form A-IA-SPIAR AR (10)

This replacement face page will be used with Single Premium Immediate Annuity Contract, form A-IA-SPIA (07), which was approved by your department on 1/26/2007 (State Tracking No. 34804).

SERFF Tracking Number: THRV-126316814 State: Arkansas

Filing Company: Thrivent Financial for Lutherans State Tracking Number: 44067

Company Tracking Number:

TOI: A05I Individual Annuities- Immediate Non- Sub-TOI: A05I.000 Annuities - Immediate Non-variable
Variable

Product Name: Replacement Face Pgs SPIA

Project Name/Number: /

Replacement Face Page, Form A-IP-SPIAPR AR (10)

This replacement face page will be used with Single Premium Immediate Annuity Contract, form A-IP-SPIAP (07), which was approved by your department on 1/26/2007 (State Tracking No. 34816).

Replacement Face Page, Form A-IX-SPIAXR AR (10)

This replacement face page will be used with Single Premium Immediate Annuity Contract, form A-IX-SPIAX (07), which was approved by your department on 1/29/2007 (State Tracking No. 34817).

The replacement face page will be used in place of the existing contract face page when the application for insurance indicates that a replacement is involved. The replacement face page contains the 30-day notice of right to return the contract.

Company and Contact

Filing Contact Information

Karen Guyette, Compliance Specialist II karen.guyette@Thrivent.com
625 Fourth Ave. South 800-847-4836 [Phone] 37251 [Ext]
Minneapolis, MN 55415 612-340-5040 [FAX]

Filing Company Information

Thrivent Financial for Lutherans	CoCode: 56014	State of Domicile: Wisconsin
4321 North Ballard Road	Group Code: 2938	Company Type: Fraternal
Appleton, WI 54919-0001	Group Name:	State ID Number:
(800) 847-4836 ext. [Phone]	FEIN Number: 39-0123480	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$60.00
Retaliatory?	No
Fee Explanation:	3 forms X \$20 = \$60
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Thrivent Financial for Lutherans	\$60.00	11/09/2009	31894229

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Product Name:	Replacement Face Pgs SPIA		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/17/2009	11/17/2009

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<i>Product Name:</i>	<i>Replacement Face Pgs SPIA</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 11/17/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *THR-126316814* State: *Arkansas*

Filing Company: *Thrivent Financial for Lutherans* State Tracking Number: *44067*

Company Tracking Number:

TOI: *A05I Individual Annuities- Immediate Non-Variable* Sub-TOI: *A05I.000 Annuities - Immediate Non-variable*

Product Name: *Replacement Face Pgs SPIA*

Project Name/Number: */*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Replacement Face Page		Yes
Form	Replacement Face Page		Yes
Form	Replacement Face Page		Yes

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Product Name: *Replacement Face Pgs SPIA*

Project Name/Number: */*

Form Schedule

Lead Form Number: A-IA-SPIAR AR (10)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	A-IA-SPIAR AR (10)	Other	Replacement Face Page	Initial		50.000	Replacement Face Page A-IA-SPIAR AR (10).pdf
	A-IP-SPIAPR AR (10)	Other	Replacement Face Page	Initial		50.000	Replacement Face Page A-IP-SPIAPR AR (10).pdf
	A-IX-SPIAXR AR (10)	Other	Replacement Face Page	Initial		50.000	Replacement Face Page A-IX-SPIAXR AR (10).pdf

This certificate of membership and single premium immediate annuity is a legal contract between you and Thrivent Financial for Lutherans. We issue this contract based on the Application signed by the applicant(s) and payment of the premium shown on page 3. We will pay the Annuity Income shown on page 3.

Right to Cancel. Please read this contract carefully. You may cancel the contract for any reason before midnight of the 30th day after you first receive it. Do this by (1) mailing or delivering written notice to our Service Center or to the representative through whom you bought it, and (2) returning the contract. Notice given by mail and return of the contract by mail are effective on being postmarked, properly addressed and postage prepaid. If you cancel the contract, it will be deemed void from the beginning. Within 10 days after we receive notice of cancellation and the returned contract, we will refund the premium paid less any Annuity Income we have paid.

Single premium immediate annuity.
Annuity Income as shown on page 3.
Annual dividends payable if earned.

Signed for the Society

President []

Secretary []

ANNUITANT: [JOHN DOE]

AGE: [65] SEX: [MALE]

[ANNUITANT: [JANE DOE]

AGE: [65] SEX: [FEMALE]]

CONTRACT NUMBER: [A1234567]

DATE OF ISSUE: [JANUARY 1, 2010]

This certificate of membership and single premium immediate annuity is a legal contract between you and Thrivent Financial for Lutherans. We issue this contract based on the Application signed by the applicant(s) and payment of the premium shown on page 3. We will pay the Annuity Income shown on page 3.

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Single premium immediate annuity.

Annuity Income as shown on page 3.

Annual increases in Annuity Income at the rate shown on page 3.

Annual dividends payable if earned.

Signed for the Society

President []

Secretary []

ANNUITANT: [JOHN DOE]

AGE: [65] SEX: [MALE]

[ANNUITANT: [JANE DOE]

AGE: [65] SEX: [FEMALE]]

CONTRACT NUMBER: [A1234567]

DATE OF ISSUE: [JANUARY 1, 2010]

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Single premium immediate annuity.
Annuity Income as shown on page 3.
CPI adjustments to Annuity Income as described in Section 4.2.
Annual dividends payable if earned.

Signed for the Society

President []

Secretary []

ANNUITANT: [JOHN DOE]

AGE: [65] SEX: [MALE]

[ANNUITANT: [JANE DOE]

AGE: [65] SEX: [FEMALE]]

CONTRACT NUMBER: [A1234567]

DATE OF ISSUE: [JANUARY 1, 2010]

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachments: AR SPIA Ctf of Compliance.pdf AR SPIA Flesch Ctf.pdf		
Bypassed - Item: Application Bypass Reason: N/A - no policy being submitted at this time. Comments:		
Bypassed - Item: Life & Annuity - Acturial Memo Bypass Reason: N/A - no policy being submitted at this time. Comments:		
Satisfied - Item: Statement of Variability Comments: Attachment: AR SPIA Statement of Variability.pdf		

**CERTIFICATION
OF
COMPLIANCE**

FORM NUMBER

A-IA-SPIAR AR (10)

A-IP-SPIAPR AR (10)

A-IX-SPIAXR AR (10)

FORM TITLE

Replacement Face Page

Replacement Face Page

Replacement Face Page

I certify that the above form submission meets the provisions of Rule and Regulation 19 as well as all applicable requirements of the Arkansas Insurance Department.

Signature of Officer

David J. Christianson

Name (Typed or Printed)

Director, Contract Forms and Compliance

Title

November 5, 2009

Date

ARKANSAS

Certification

I, David J. Christianson, an officer of Thrivent Financial for Lutherans, hereby certify that the following forms have the following readability scores as calculated by the Flesch Reading Ease Test and that these forms comply with the requirements of Arkansas Code Ann. 23-80-206.

<u>Form</u>	<u>Flesch Score</u>
A-IA-SPIAR AR (10)	50
A-IP-SPIAPR AR (10)	50
A-IX-SPIAXR AR (10)	50

11/5/2009

Date

David J. Christianson
Director, Contract Forms and Compliance

STATEMENT OF VARIABILITY

Replacement Face Pages, Forms A-IA-SPIAR AR (10), A-IP-SPIAPR AR (10), and A-IX-SPIAXR AR (10)

The following items have been bracketed to indicate that the information may be different in different replacement face pages or may be subject to change:

- Officers' signatures will change if new officers are elected
- Name of annuitant, age and sex are specific to each annuitant
- The name of the second annuitant, age, and sex will only appear if there is a joint annuitant
- Contract Number is different for each contract that we issue
- Date of Issue is the date the application is signed